

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMELA T. FARMER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-20804

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/02/2018 and confirmed on 4/16/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		143,188.75
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		143,188.75

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,465.04	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,865.04

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	32,732.76	0.00	32,732.76
	Acct: 8453				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	670.85	670.85	0.00	670.85
	Acct: 8453				
	M & T BANK	22,239.78	22,239.78	1,479.16	23,718.94
	Acct: 5713				
					57,122.55

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAMELA T. FARMER	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	18,686.56	18,686.56	0.00	18,686.56
	Acct: 1980				
					18,686.56

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK	11,312.85	5,693.97	0.00	5,693.97
	Acct: 3003				
	BANK OF AMERICA NA**	20,770.62	10,454.26	0.00	10,454.26
	Acct: 0505				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 9550				
	DISCOVER BANK(*)	23,489.20	11,822.57	0.00	11,822.57
	Acct: 4516				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	9,876.99	4,971.28	0.00	4,971.28
	Acct: 8759				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	11,568.53	5,822.66	0.00	5,822.66
	Acct: 0600				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	8,652.61	4,355.03	0.00	4,355.03
	Acct: 1095				
	LVNV FUNDING LLC, ASSIGNEE	25,550.24	12,859.94	0.00	12,859.94

18-20804

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8936				
	BUTLER HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 7421				
	DUQUESNE LIGHT COMPANY(*)	597.30	300.63	0.00	300.63
	Acct: 9771				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 5713				
	INTERNAL REVENUE SERVICE*	2,452.24	1,234.26	0.00	1,234.26
	Acct: 1980				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0600				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	NATIONWIDE CREDIT CORP	0.00	0.00	0.00	0.00
	Acct:				
					57,514.60

TOTAL PAID TO CREDITORS

133,323.71

TOTAL CLAIMED

PRIORITY 18,686.56

SECURED 22,910.63

UNSECURED 114,270.58

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

PAMELA T. FARMER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20804

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Pamela T. Farmer  
Debtor

Case No. 18-20804-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:**

Recip ID	Recipient Name and Address
db	+ Pamela T. Farmer, 150 Shenandoah Drive, Pittsburgh, PA 15235-2049

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2023 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14787526	Email/Text: NCI_banknotify@ncirm.com	Apr 26 2023 23:49:00	American Express, c/o Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
14784856	+ Email/PDF: bncnotices@becket-lee.com	Apr 27 2023 00:08:44	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14814597	Email/PDF: bncnotices@becket-lee.com	Apr 27 2023 00:09:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14788519	Email/Text: patientfinancialservices@butlerhealthsystem.org	Apr 26 2023 23:49:00	Butler Health System, One Hospital Way, Attn: Billing, Butler, PA 16001
14784857	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 26 2023 23:49:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14831181	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 26 2023 23:49:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14784859	Email/Text: mrdiscen@discover.com	Apr 26 2023 23:49:00	Discover Bank, PO Box 15136, Wilmington, DE 19850
14789219	Email/Text: mrdiscen@discover.com	Apr 26 2023 23:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14788520	+ Email/Text: kburkley@bernsteinlaw.com	Apr 26 2023 23:50:00	Duquesne Light, 411 Seventh Avenue (16-1), Pittsburgh, PA 15219-1942
14826801	+ Email/Text: kburkley@bernsteinlaw.com	Apr 26 2023 23:50:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14784860	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 26 2023 23:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14784858	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 26 2023 23:55:31	Chase Card, PO Box 15298, Wilmington, DE 19850
14829461	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 23:56:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14784862	Email/Text: camanagement@mtb.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 26

		Apr 26 2023 23:49:00	M&T Bank, M&T Bank Legal Document Processing, P.O. Box 844, Buffalo, NY 14240-0844
14784861	Email/Text: camanagement@mtb.com	Apr 26 2023 23:49:00	M&T Bank, Po Box 900, Millsboro, DE 19966
14805478	+ Email/Text: camanagement@mtb.com	Apr 26 2023 23:49:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
14785830	+ Email/PDF: rmscedi@recoverycorp.com	Apr 26 2023 23:56:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14817164	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2023 23:50:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14784863	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 26 2023 23:50:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14799516	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 26 2023 23:50:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14784864	Email/PDF: gecscedi@recoverycorp.com	Apr 26 2023 23:56:30	Synchrony Bank/JCP, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
14784865	Email/PDF: gecscedi@recoverycorp.com	Apr 26 2023 23:55:31	Synchrony Bank/Toy R Us, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
14784866	+ Email/PDF: gecscedi@recoverycorp.com	Apr 26 2023 23:55:31	Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, El Paso, TX 79980-0001
14784867	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2023 23:56:38	Universal Card-Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14787525	*+	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14787527	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14787529	*	Discover Bank, PO Box 15136, Wilmington, DE 19850
14787530	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14787528	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, PO Box 15298, Wilmington, DE 19850
14787532	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, M&T Bank Legal Document Processing, P.O. Box 844, Buffalo, NY 14240-0844
14787531	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, Po Box 900, Millsboro, DE 19966
14787533	*+	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14787534	*	Synchrony Bank/JCP, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
14787535	*	Synchrony Bank/Toy R Us, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
14787536	*+	Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, El Paso, TX 79980-0001
14787537	*+	Universal Card-Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241

TOTAL: 2 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 26

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Pamela T. Farmer chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8